

**AMENDMENTS TO THE SPECIFICATION**

Please insert the following new paragraph before page 1, line 1:

This application is based on, and claims domestic priority benefits under 35 USC §119(e) from, U.S. Provisional Application Serial No. 60/466,424 filed on April 30, 2003, the entire content of which is expressly incorporated hereinto by reference.

Please amend the paragraph on page 6, lines 16-28 as follows:

Specific examples of water-soluble inorganic flame retardants that may be employed in the practice of the present invention include boric acid (ortho and tetra), sodium tetraborate and hydrate, sodium metaborate and hydrates, zinc borate, phosphoric acid and sodium salt derivatives thereof, phosphorous acid and sodium salt derivatives thereof, ammonium orthophosphate, ammonium hypophosphate, ammonium hydrogen phosphate, ammonium dihydrogen phosphate, ammonium hypophosphite, ammonium dihydrogen ~~erthephosphate~~ orthophosphate, ammonium sulfamate, ammonium bromide, ammonium sulfate, and sodium tungstate. Most preferably, the inorganic flame retardant is present in the SAP particles in an amount of between ~~about 1 25 wt.%~~ to about 500 wt.%, more preferably between about 25 wt.% to about 200 wt.%, based on the total weight of the flame-retardant SAP particles